

Louisiana Property and Casualty
Insurance Commission
Louisiana Department of Insurance
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Louisiana Property and Casualty
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Monthly Report
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Highway Safety Briefing

The Louisiana Highway Safety Commission recently held a special Highway Safety Briefing in Baton Rouge. This meeting brought together elected officials, as well as community and business leaders from the surrounding areas to call for regional traffic safety initiatives. In an effort to define strategies to reduce crash-related injuries and fatalities, the group heard from law enforcement, health care professionals, traffic safety engineers, educators and others.

The administrator of the National Highway Traffic Safety Administration (NHTSA), Dr. Jeffery Runge, addressed the attendees, giving the national overview of traffic crashes, injuries and fatalities. Some of the major points were:

- Motor vehicle crashes are the leading cause of death among Americans up to the age of 34.
- Traffic-related injuries are the leading cause of all injury deaths in America.
- In 2002, 42,814 people were killed in the estimated 6,323,000 police reported motor vehicle traffic crashes, with 3,033,000 people injured.
- The largest number of motor vehicle deaths are occupants of passenger vehicles (cars, minivans, pickups, SUVs). Passenger vehicle occupant deaths represented 89.7 percent of motor vehicle deaths in 2003.
- *Failure to wear a safety belt contributes to more fatalities than any other single traffic safety-related behavior.*
- The national safety belt usage is 75 percent. Increasing that rate to 90 percent would prevent an estimated 5,536 deaths, 132,670 injuries and save society \$8.8 billion annually, including \$356 million per year in Medicare and Medicaid costs.
- An estimated 258,000 persons were injured in crashes where police reported that alcohol was present; an average of one person injured approximately every 2 minutes.
- NHTSA estimates that alcohol was involved in 46 percent of fatal crashes in 2003.¹

Colonel Jim Champagne, Executive Director of the Louisiana Highway Safety Commission, presented a state perspective to the audience. He announced for the first time in 10 years that the number of motor vehicle fatalities in Louisiana had dropped below 900.

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- ◆ *The Monthly Report* is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)

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- LA Property & Casualty Insurance Commission Staff**

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Terrell Moss, Research Analyst
Rana Johnson, Staff Support
- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

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Commission Member Profile

Mr. F. Charles “Chuck” McMains, Jr. is welcomed as a new member of the Louisiana Property and Casualty Insurance Commission, representing the National Association of Independent Insurers (NAII).

Chuck McMains is a well known figure in political and legal circles in this state. He recently retired from the Louisiana House of Representatives after serving ten years, representing District 69. Over the last six years, he chaired the House Committee on Civil Law and Procedures, and also served as Floor Leader for Governor M. J. Foster. Prior to his public service, Mr. McMains practiced law with a Baton Rouge firm, and spent over 13 years in various executive roles with Union National Life Insurance Company of Baton Rouge.

Mr. McMains received his Bachelor of Arts degree in Government from Louisiana State University in 1970, and his Juris Doctorate from the University of Virginia School of Law in 1973.

Mr. McMains is actively involved in numerous community and professional associations, including serving as a past Chairman of the Greater Baton Rouge Chamber of Commerce, and past President of the Baton Rouge Symphony and Public Radio of Baton Rouge. He is a member of the Louisiana Association of Defense Counsel, a past member of the Alumni Council of the University of Virginia School of Law, a member of the Association of Life Insurance Counsel and has chaired the Laws and Legislation Committees of the Life Insurers Conference and the Louisiana Insurers Conference. He has also served several terms as state vice president of the American Council of Life Insurance, and belongs to the American, Louisiana, and Baton Rouge Bar Associations. Mr. McMains is a former Chairman of the Louisiana Republican Party and was a steering committee member for both former President George Bush and President George W. Bush.

Mr. McMains is currently working as Special Counsel with the law firm of Jones Walker in Baton Rouge.

The Louisiana Property and Casualty Insurance Commission is honored to have such an experienced person in the fields of government and insurance as a new member.

The statistics for Louisiana in 2003 are:

- 887 people were killed in motor vehicle crashes.
- There were 43,521 individuals injured in vehicle crashes statewide.
- Louisiana’s fatality rate of 2.05 deaths per 100 million miles traveled is 35 percent above the national average of 1.5 deaths per 100 million miles traveled.
- Of the 887 people that were killed in motor vehicle crashes, 63 percent of the occupants failed to wear their safety belts. Sixty-two percent were drivers.
- Louisiana’s seat belt usage rate in 2003 was 69 percent. The national average is 75 percent.
- It is estimated that 46 percent of crashes in Louisiana involved alcohol, which is higher than the national average of 41 percent.²

Mrs. Molly Quirk Kirby, Director of the Louisiana Property and Casualty Insurance Commission, was also invited to address the attendees. Mrs. Kirby gave a presentation on the state of the market as it relates to automobile insurance rates. Some of the reasons for higher auto insurance rates in Louisiana are:

- Poor road conditions
- Drunk drivers
- Lack of seat belt compliance
- Crash frequency
- Claim frequency

Mrs. Kirby, who was recently appointed the Legislative Coordinator for the Department of Insurance, included a brief discussion on the Department of Insurance’s 2004 legislative package.

The legislation will be introduced as the Louisiana Insurance Safety Bill, which includes:

- Funding of the DWI Database.
- Driver Point System with a teen pilot program
- Seatbelt Reward Program
- Re-enact Mandatory Helmet Law
- Repeat DWI Offender.
- Create a penalty for driving under suspension.

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		Richard Clements
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Source 1: NHTSA

Source 2: LA Highway Safety Commission